

(D. P. Roman) ²DOZEE

September 20, 2005

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Jennifer Penhollow
5470 Martin Rd
Great Valley, NY 14741

FDIC San Francisco Regional Office
Director John F Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

I am writing in regards to the application submitted by Wal-Mart to receive an Industrial Loan Company (ILC) charter; please DENY the application. Wal-Mart as a bank will hurt local, community jobs and resources.

Wal-Mart has a long proven history of destabilizing communities by undercutting prices of local merchants and driving them out of business. Since I am employed by an Independent Community Bank, I would not like to see this happen. Slowly Wal-Mart is pushing itself into our communities taking our jobs. There needs to be an end on how far they can go. Please consider denying the application.

Thank you for your time on this matter.

Sincerely,



Jennifer Penhollow